

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

**Daniel Lee Hatfield
12 Monroe Lane
Pinehurst, NC 28374**

Case No. 14-80200

Chapter 13

SS# xxx-xx-9879

SS# _____

Debtor(s)

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on February 27, 2014 .

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the proof of claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

CHAPTER 13 PLAN SUMMARY

The Debtor proposes an initial plan, which is subject to modification, as follows:

I. Plan Payments

The plan proposes a payment of **\$1,500.00*** per month for a period of **60** months. The Debtor shall commence payments to the Trustee within thirty (30) days from the date the petition was filed.

II. Administrative Costs

1. Attorney fees.

- ☒ The attorney for the Debtor will be paid the base fee of \$3,700.00. The Attorney has received \$ **1,500** from the Debtor pre-petition and the remainder of the base fee will be paid monthly by the Trustee as funds are available, after scheduled monthly payments to holders of domestic support obligations and allowed secured claims.
- ☐ The Attorney for the Debtor will file application for approval of a fee in lieu of the presumptive fee.

2. Trustee costs.

The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses

III. Priority Claims

All pre-petition claims entitled to priority under 11 U.S.C. § 507 will be paid in full in deferred cash payments unless otherwise indicated.

1. Domestic Support Obligations ("DSO")

- a. ☒ None
- b. The name, address, and phone number, including area code, of the holder of any DSO as defined in § 101(14A) is as follows:

Name of DSO Claimant	Address, city, state & zip code	Telephone Number

- c. All **post-petition** DSO amounts will be paid directly by the Debtor to the holder of the claim and not by the Trustee.
- d. Arrearages owed to DSO claimants under 11 U.S.C. § 507(a)(1)(A) not presently paid through wage garnishment will be paid by the Trustee as follows:

Name of DSO Claimant	Estimated Arrearage Claim	Monthly Payment

2. Other priority claims to be paid by Trustee

Creditor	Estimated Priority Claim
Arthur R. South	\$0.00
Brittany Ne'cole Hatfield	\$0.00
Employment Security Commission	\$0.00
Internal Revenue Service	\$2,326.00
Moore County Tax Department	\$0.00
NC Department of Revenue	\$0.00

IV. Secured Claims

1. Real Property Secured Claims

- a. ☐ None
- b. All payments on any claim secured by real property will be paid by the Trustee unless the account is current, in which case the Debtor may elect to continue making mortgage payments directly. Arrearage claims will be paid by the Trustee as separate secured claims over the term of the plan, without interest.

Creditor	Property Address	Residence or Non-residence R/NR	Current Y/N	Monthly Payment	Arrearage Amount	If Current Indicate Payment by Debtor (D) or Trustee (T)
Dovenmuehle Mortgage, Inc.	12 Monroe Lane, Pinehurst, NC 28374 Tax Value: 208,580 Offer to Purchase Contract Price: \$188,000 Value listed at 90% of Contract Price	NR	N	\$1,007.61	Unknown	

2. Personal Property Secured Claims

- a. ☐ None
- b. Claims secured by personal property will be paid by the Trustee as follows:

Creditor	Collateral	Secured Amount	Purchase Money Y/N	Under-secured Amount	Pre-confirmation adequate protection payment per § 1326(a)(1)	Post-confirmation Equal Monthly Amount (EMA)	Proposed Interest Rate
Coastal Federal Credit Union	2007 Jeep Grand Cherokee Vehicle Mileage: 131,000 Value Listed is 90% NADA Clean Retail	\$20,541.32	Y	\$0.00	\$0.00	\$383.60	5.25%, Till
Tinker Federal Credit Union	2012 Chevrolet Traverse Car is ex-eife's (per divorce order) car that debtor is responsible for making payments on Value listed is 90% NADA Clean Retail	\$26,464.00	N	\$0.00	\$0.00	\$468.67	3.25%, Contract Interest

The Trustee will disburse pre-confirmation adequate protection payments to secured creditors holding allowed purchase money secured claims. Claims having a collateral value of less than \$2,000.00 will not receive adequate protection payments.

To the extent that the valuation provisions of 11 U.S.C. § 506 do not apply to any of the claims listed above, the creditor's failure to object to confirmation of the proposed plan shall constitute the creditor's acceptance of the treatment of its claim as proposed, pursuant to 11 U.S.C. § 1325(a)(5)(A).

3. Collateral to be Released

The Debtor proposes to release the following collateral:

Creditor	Collateral to be Released
-NONE-	

4. Liens to be Avoided

The Debtor pursuant to 11 U.S.C. § 522 proposes to avoid the following liens on property to the extent that such liens impair the Debtor's exemption:

Lien Creditor	Property
-NONE-	

V. Co-Debtor Claims

The Debtor proposes to separately classify for payment in full the following claims for consumer debts on which an individual is liable with the Debtor:

Creditor	Co-Debtor	Interest Rate	Monthly Payment
-NONE-			

VI. General Unsecured Claims Not Separately Classified

General unsecured claims will be paid on a pro-rata basis, with payments to commence after priority unsecured claims are paid in full. The estimated dividend to general unsecured claims is 0 %.

VII. Executory Contracts/Leases

a. ☐ None

b. The following executory contracts and/or leases will be rejected:

Creditor	Nature of lease or contract
Allan D. Nanney	Listing Agreement to Sell Debtor's Home
Elizabeth Crowley Randleman	Offer to Purchase and Contract to Sell Debtor's Residence

c. The following executory contracts and/or leases will be assumed. The Debtor will pay directly all lease payments which come due from the petition filing date until confirmation of the plan. Upon confirmation, payments will be paid as follows:

Creditor	Nature of Lease or Contract	Monthly payment	Monthly payment paid by Debtor (D) or Trustee (T)	Arrearage Amount	Arrearage paid by Debtor (D) or Trustee (T)	Arrearage monthly payment
-NONE-						

VIII. Special Provisions

a. ☐ None

- b. Other classes of unsecured claims and treatment
- c. Other Special Terms
***The plan is a step plan or has lumpsum payments which will pay as follows: \$1,500.00 per month for 1 month, then \$2,175.00 per month for 59 months**

Date: **September 9, 2014**

/s/ Kristin A. Rice

Kristin A Rice 44739

Attorney for the Debtor

Address: **150-A West Vermont Avenue
Southern Pines, NC 28387**

Telephone: **(910) 246-0800**

State Bar No. **44739**

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:

Daniel Lee Hatfield

SS# xxx-xx-9879

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Debtor(s)

**NOTICE TO CREDITORS
AND
PROPOSED PLAN**

Case No. 14-80200

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

**Reid Wilcox
Clerk of Court
U.S. Bankruptcy Court
Middle District of North Carolina
P.O. Box 26100
Greensboro, NC 27402**

**Richard M. Hutson, II
Chapter 13 Trustee
Durham Division
Post Office Box 3613
Durham, NC 27702-3613**

**Allan D. Nanney
Towering Pines Realty
229 W. Pennsylvania Avenue
Southern Pines, NC 28387**

**American Express Delta SkyMiles
PO Box 650448
Dallas, TX 75265-0448**

**Arthur R. South
802 SW D Avenue
Lawton, OK 73501**

Brittany Ne'cole Hatfield

**Chex Systems
Attn. Consumer Relations
7805 Hudson Rd.
Suite 100
Saint Paul, MN 55125**

**Coastal Federal Credit Union
PO Box 99167
Raleigh, NC 27624-9167**

**Credit Bureau
PO Box 26140
Greensboro, NC 27402**

**Debt Management Center
Bishop Henry Whipple Federal Bldg
1 Federal Drive, Suite 4500
Saint Paul, MN 55111**

**Dovenmuehle Mortgage, Inc.
PO Box 371306
Pittsburgh, PA 15250-7306**

Employment Security Commission
700 Wade Avenue
Raleigh, NC 27605

Internal Revenue Service
Centralized Insolvency
PO Box 7346
Philadelphia, PA 19101-7346

Military Star
Exchange Credit Program
PO Box 650410
Dallas, TX 75265-0410

Moore County Tax Department
P.O. Box 457
Carthage, NC 28327

NC Department of Revenue
PO Box 25000
Raleigh, NC 27640-0640

Tinker Federal Credit Union
PO Box 45750
Tinker A.F.B., OK 73145-0750

US Dept of Veterans Affairs
PO Box 1930
Saint Paul, MN 55101-0930

USAA
PO Box 65020
San Antonio, TX 78265-5020

ViaStat, Inc.
Collecto, Inc.
d/b/a EOS CCA
PO Box 329
Norwell, MA 02061-0329

Wells Fargo Home Projects
Wells Fargo Financial National Bank
PO Box 14595
Des Moines, IA 50360

Date: September 9, 2014

/s/ Kristin A. Rice
Kristin A Rice 44739